

WEST

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L4: Entry 29 of 44

File: USPT

Jun 22, 1999

DOCUMENT-IDENTIFIER: US 5915241 A

TITLE: Method and system encoding and processing alternative healthcare provider billing

Abstract Text (1):

A system for encoding and encompassing healthcare provider billing, more particularly, a computer assisted network for encoding, documenting and processing claims for payment of specific procedures by alternative therapy providers, grouped geographically and by specialty. The system employs a computer accessing three main databases for identifying, encoding and calculation of average costs of provider services. A resulting Alternative Billing Code (ABC) is produced which can be compared and correlated with insurance industry standard codes. The ABC has the attribute of conveying multiple levels of information through alphanumeric characters. The ABC is an assembly of a series of terms and sub-terms from databases, namely Alternative Practice Type (APT), Standard Alternative Procedure Descriptions (SAPDs), Provider Data (PD) and RVU (Relative Value Unit) databases. Each provider specialty includes its own listing of treatments which are turned into RVUs, thus establishing a sequence of treatment fees and charges. The APT code and SAPD code are stored in a PD file including average claims costs of all providers as categorized by a predetermined grouping, which with the PD create the ABC as a comprehensive, single code representing all elements of treatment incident to a patient visit. Claims for payment are submitted and translated into an appropriate code for determination of payment under the present system.

Brief Summary Text (25):

The present invention relates to a method and system of encoding and processing healthcare provider billing, more particularly, a computer assisted network for encoding, documenting and processing claims for a payment of specific procedures by alternative therapy providers, grouped geographically and by specialty. The system employs a computer accessing three main databases for identifying, encoding and calculation of costs of provider services. A resulting Alternative Billing Code (ABC) is produced which can be compared and correlated with insurance industry standard codes. The ABC has the attribute of conveying multiple levels of information through alpha-numeric characters in a consistent manner which allows easy interpretation of the code. The ABC is an assembly of terms from three additional tables of terms stored in databases in the system, namely tables of Standard Alternative Procedure Descriptions (SAPDs), merged Provider Average Rates (PARs) and Relative Value Units (RVUs).

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L4: Entry 30 of 44

File: USPT

Mar 16, 1999

DOCUMENT-IDENTIFIER: US 5884275 A

TITLE: Method to identify hazardous employers

Detailed Description Text (51):

At step 910, an employer record is read from the IDBI, and for each firm a claims Frequency (data element 18) is calculated according to the formula: Firm's Total Number of claims (data element 12) divided by Firm's Employment (data element 15). The calculated Firm's claims Frequency portrays a rate of incidence of injuries and illnesses for each firm. Those firms with a large claims Frequency value are more hazardous than those firms with a small claims Frequency. A Firm's claims Severity (data element 19, the incurred loss per claim) is calculated according to the formula: Firm's Total Incurred WC Losses (data element 13) divided by Firm's Total Number of claims (data element 12). The calculated Firm's claims Severity value represents the severity (expressed in monetary terms) of the injuries and illnesses that have befallen that firm's employees. It logically follows that the more severe injuries or illnesses are, the greater will be associated medical claims losses (data element 10), and workers' compensation insurance reimbursement for wages lost and disability (in workers' compensation terms of art commonly referred to as indemnity claims losses, data element 9). These are the two components of Firm's Total Incurred WC Losses, data element 13, used in this algorithm. A Firm's Hazard Rating Value (HRV1, data element 20) is then calculated according to the formula: Firm's claims Frequency multiplied by Firm's claims Severity (as illustrated in the example above).

WEST



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L4: Entry 26 of 32

File: USPT

Jun 4, 1996

DOCUMENT-IDENTIFIER: US 5523942 A

TITLE: Design grid for inputting insurance and investment product information in a computer system

Detailed Description Text (9):

Once valid information is entered at the Design Grid 10, API Layer 12 communicates the information to API Layer 14 of the Calculation Engine 16. In the representative embodiment, the Calculation Engine 16 comprises two main components, namely, a Product Engine 17 and a Solve Engine 18, described in detail below. The Calculation Engine 16 can obtain rates and rules data from a Rates/Rules Interface 20. The Rates/Rules Interface 20 can access a Relational Database 21 and a Compiled Database 22 for such compiled rates and rules data, relating to, for example, insurance products.

WEST[Generate Collection](#)[Print](#)**Search Results - Record(s) 1 through 44 of 44 returned.**☐ 1. Document ID: US 20020147670 A1

L4: Entry 1 of 44

File: PGPB

Oct 10, 2002

PGPUB-DOCUMENT-NUMBER: 20020147670

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020147670 A1

TITLE: Digital options having demand-based, adjustable returns, and trading exchange therefor

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWC	Draw Desc	Image
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☐ 2. Document ID: US 20020147617 A1

L4: Entry 2 of 44

File: PGPB

Oct 10, 2002

PGPUB-DOCUMENT-NUMBER: 20020147617

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020147617 A1

TITLE: Health cost calculator/flexible spending account calculator

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWC	Draw Desc	Image
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☐ 3. Document ID: US 20020143585 A1

L4: Entry 3 of 44

File: PGPB

Oct 3, 2002

PGPUB-DOCUMENT-NUMBER: 20020143585

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020143585 A1

TITLE: Apparatus and method for determining insurance and program thereof

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWC	Draw Desc	Image
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☐ 4. Document ID: US 20020123907 A1

L4: Entry 4 of 44

File: PGPB

Sep 5, 2002

PGPUB-DOCUMENT-NUMBER: 20020123907

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020123907 A1

TITLE: System and software for capturing and encoding healthcare servives and processing healthcare claims

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMC	Draw Desc	Image
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☐ 5. Document ID: US 20020115573 A1

L4: Entry 5 of 44

File: PGPB

Aug 22, 2002

PGPUB-DOCUMENT-NUMBER: 20020115573
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020115573 A1

TITLE: Lubricants formulated and qualified for contact with food compositions and related business methods

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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☐ 6. Document ID: US 20020111725 A1

L4: Entry 6 of 44

File: PGPB

Aug 15, 2002

PGPUB-DOCUMENT-NUMBER: 20020111725
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020111725 A1

TITLE: Method and apparatus for risk-related use of vehicle communication system data

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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☐ 7. Document ID: US 20020103680 A1

L4: Entry 7 of 44

File: PGPB

Aug 1, 2002

PGPUB-DOCUMENT-NUMBER: 20020103680
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020103680 A1

TITLE: Systems, methods and computer program products for managing employee benefits

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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☐ 8. Document ID: US 20020103667 A1

L4: Entry 8 of 44

File: PGPB

Aug 1, 2002

PGPUB-DOCUMENT-NUMBER: 20020103667
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020103667 A1

TITLE: System and process for securitizing payments to third parties

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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☐ 9. Document ID: US 20020099640 A1

L4: Entry 9 of 44

File: PGPB

Jul 25, 2002

PGPUB-DOCUMENT-NUMBER: 20020099640
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020099640 A1

TITLE: Digital options having demand-based, adjustable returns, and trading exchange therefor

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 10. Document ID: US 20020091991 A1

L4: Entry 10 of 44

File: PGPB

Jul 11, 2002

PGPUB-DOCUMENT-NUMBER: 20020091991
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020091991 A1

TITLE: Unified real-time microprocessor computer

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 11. Document ID: US 20020087364 A1

L4: Entry 11 of 44

File: PGPB

Jul 4, 2002

PGPUB-DOCUMENT-NUMBER: 20020087364
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020087364 A1

TITLE: System and method for enabling real time underwriting of insurance policies

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 12. Document ID: US 20020072958 A1

L4: Entry 12 of 44

File: PGPB

Jun 13, 2002

PGPUB-DOCUMENT-NUMBER: 20020072958
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020072958 A1

TITLE: Residual value forecasting system and method thereof, insurance premium calculation system and method thereof, and computer program product

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 13. Document ID: US 20020051850 A1

L4: Entry 13 of 44

File: PGPB

May 2, 2002

PGPUB-DOCUMENT-NUMBER: 20020051850
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020051850 A1

TITLE: Lubricant qualified for contact with a composition suitable for human

consumption including a food, a conveyor lubrication method and an apparatus using droplets or a spray of liquid lubricant

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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HTML	Draw Desc	Image
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☐ 14. Document ID: US 20020046144 A1

L4: Entry 14 of 44

File: PGPB

Apr 18, 2002

PGPUB-DOCUMENT-NUMBER: 20020046144

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020046144 A1

TITLE: Further improved system and methods for computing to support decomposing property into separately valued components

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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HTML	Draw Desc	Image
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☐ 15. Document ID: US 20020042727 A1

L4: Entry 15 of 44

File: PGPB

Apr 11, 2002

PGPUB-DOCUMENT-NUMBER: 20020042727

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020042727 A1

TITLE: Compensation-granting system and method and server thereof

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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HTML	Draw Desc	Image
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☐ 16. Document ID: US 6456979 B1

L4: Entry 16 of 44

File: USPT

Sep 24, 2002

US-PAT-NO: 6456979

DOCUMENT-IDENTIFIER: US 6456979 B1

TITLE: Method of evaluating a permanent life insurance policy

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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HTML	Draw Desc	Image
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☐ 17. Document ID: US 6401079 B1

L4: Entry 17 of 44

File: USPT

Jun 4, 2002

US-PAT-NO: 6401079

DOCUMENT-IDENTIFIER: US 6401079 B1

TITLE: System for web-based payroll and benefits administration

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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HTML	Draw Desc	Image
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☐ 18. Document ID: US 6330541 B1

L4: Entry 18 of 44

File: USPT

Dec 11, 2001

US-PAT-NO: 6330541

DOCUMENT-IDENTIFIER: US 6330541 B1

TITLE: System and method for controlling and securitizing the cash value growth and/or death benefits of a large pool of insurance policies

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☒ 19. Document ID: US 6321212 B1

L4: Entry 19 of 44

File: USPT

Nov 20, 2001

US-PAT-NO: 6321212

DOCUMENT-IDENTIFIER: US 6321212 B1

TITLE: Financial products having a demand-based, adjustable return, and trading exchange therefor

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 20. Document ID: US 6226408 B1

L4: Entry 20 of 44

File: USPT

May 1, 2001

US-PAT-NO: 6226408

DOCUMENT-IDENTIFIER: US 6226408 B1

TITLE: Unsupervised identification of nonlinear data cluster in multidimensional data

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 21. Document ID: US 6182132 B1

L4: Entry 21 of 44

File: USPT

Jan 30, 2001

US-PAT-NO: 6182132

DOCUMENT-IDENTIFIER: US 6182132 B1

TITLE: Process for determining in service status

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 22. Document ID: US 6163770 A

L4: Entry 22 of 44

File: USPT

Dec 19, 2000

US-PAT-NO: 6163770

DOCUMENT-IDENTIFIER: US 6163770 A

TITLE: Computer apparatus and method for generating documentation using a computed value for a claims cost affected by at least one concurrent, different insurance policy for the same insured

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☐ 23. Document ID: US 6108641 A

L4: Entry 23 of 44

File: USPT

Aug 22, 2000

US-PAT-NO: 6108641

DOCUMENT-IDENTIFIER: US 6108641 A

TITLE: Integrated nested account financial system with medical savings subaccount

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☐ 24. Document ID: US 6044371 A

L4: Entry 24 of 44

File: USPT

Mar 28, 2000

US-PAT-NO: 6044371

DOCUMENT-IDENTIFIER: US 6044371 A

TITLE: Method for modifying computer system and system resulting therefrom

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☐ 25. Document ID: US 6044351 A

L4: Entry 25 of 44

File: USPT

Mar 28, 2000

US-PAT-NO: 6044351

DOCUMENT-IDENTIFIER: US 6044351 A

TITLE: Minimum income probability distribution predictor for health care facilities

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☐ 26. Document ID: US 6012035 A

L4: Entry 26 of 44

File: USPT

Jan 4, 2000

US-PAT-NO: 6012035

DOCUMENT-IDENTIFIER: US 6012035 A

TITLE: System and method for supporting delivery of health care

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☐ 27. Document ID: US 5966693 A

L4: Entry 27 of 44

File: USPT

Oct 12, 1999

US-PAT-NO: 5966693

DOCUMENT-IDENTIFIER: US 5966693 A

TITLE: Method for combining loan with key employee life insurance

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☒ 28. Document ID: US 5950169 A

L4: Entry 28 of 44

File: USPT

Sep 7, 1999

US-PAT-NO: 5950169

DOCUMENT-IDENTIFIER: US 5950169 A

TITLE: System and method for managing insurance claim processing

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☒ 29. Document ID: US 5915241 A

L4: Entry 29 of 44

File: USPT

Jun 22, 1999

US-PAT-NO: 5915241

DOCUMENT-IDENTIFIER: US 5915241 A

TITLE: Method and system encoding and processing alternative healthcare provider billing

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☒ 30. Document ID: US 5884275 A

L4: Entry 30 of 44

File: USPT

Mar 16, 1999

US-PAT-NO: 5884275

DOCUMENT-IDENTIFIER: US 5884275 A

TITLE: Method to identify hazardous employers

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☐ 31. Document ID: US 5822741 A

L4: Entry 31 of 44

File: USPT

Oct 13, 1998

US-PAT-NO: 5822741

DOCUMENT-IDENTIFIER: US 5822741 A

TITLE: Neural network/conceptual clustering fraud detection architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMOC	Draw Desc	Image
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☐ 32. Document ID: US 5712984 A

L4: Entry 32 of 44

File: USPT

Jan 27, 1998

US-PAT-NO: 5712984

DOCUMENT-IDENTIFIER: US 5712984 A

TITLE: System for funding future workers' compensation losses

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 33. Document ID: US 5613072 A

L4: Entry 33 of 44

File: USPT

Mar 18, 1997

US-PAT-NO: 5613072

DOCUMENT-IDENTIFIER: US 5613072 A

TITLE: System for funding future workers compensation losses

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 34. Document ID: US 5337246 A

L4: Entry 34 of 44

File: USPT

Aug 9, 1994

US-PAT-NO: 5337246

DOCUMENT-IDENTIFIER: US 5337246 A

TITLE: Flexible apparatus and method for applying customized rating adjustments to transaction charges

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 35. Document ID: US 5293310 A

L4: Entry 35 of 44

File: USPT

Mar 8, 1994

US-PAT-NO: 5293310

DOCUMENT-IDENTIFIER: US 5293310 A

TITLE: Flexible method for applying customized rating adjustments to transaction charges

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 36. Document ID: US 5235507 A

L4: Entry 36 of 44

File: USPT

Aug 10, 1993

US-PAT-NO: 5235507

DOCUMENT-IDENTIFIER: US 5235507 A

TITLE: Health insurance management system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 37. Document ID: US 4766539 A

L4: Entry 37 of 44

File: USPT

Aug 23, 1988

US-PAT-NO: 4766539

DOCUMENT-IDENTIFIER: US 4766539 A

TITLE: Method of determining the premium for and writing a policy insuring against specified weather conditions

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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RWMC	Draw Desc	Image
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☐ 38. Document ID: WO 9923589 A1

L4: Entry 38 of 44

File: EPAB

May 14, 1999

PUB-NO: WO009923589A1

DOCUMENT-IDENTIFIER: WO 9923589 A1

TITLE: METHOD AND SYSTEM OF ENCODING AND PROCESSING ALTERNATIVE HEALTHCARE PROVIDER BILLING

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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RWMC	Draw Desc	Image
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☐ 39. Document ID: WO 9214212 A1

L4: Entry 39 of 44

File: EPAB

Aug 20, 1992

PUB-NO: WO009214212A1

DOCUMENT-IDENTIFIER: WO 9214212 A1

TITLE: SYSTEM FOR FUNDING FUTURE WORKERS' COMPENSATION LOSSES

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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RWMC	Draw Desc	Clip Img	Image
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☐ 40. Document ID: AU 200189346 A

L4: Entry 40 of 44

File: DWPI

May 23, 2002

DERWENT-ACC-NO: 2002-500982

DERWENT-WEEK: 200254

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TITLE: Insurance claim management method involves calculating replacement values for each of items of property related to insurance claim

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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RWMC	Draw Desc	Clip Img	Image
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☐ 41. Document ID: JP 2002109058 A

L4: Entry 41 of 44

File: DWPI

Apr 12, 2002

DERWENT-ACC-NO: 2002-423235

DERWENT-WEEK: 200245

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TITLE: Portable terminal device has calculation unit which computes claim amount based on miscellaneous expenses, user service payment data, addition-subtraction component and rate of insurance grant

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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RWMC	Draw Desc	Clip Img	Image
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☐ 42. Document ID: JP 2000222471 A

L4: Entry 42 of 44

File: DWPI

Aug 11, 2000

DERWENT-ACC-NO: 2000-568558

DERWENT-WEEK: 200053

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TITLE: Window accounting apparatus for use in medical system, computes amount of money to be claimed by patient based on calculated payment money and treatment information

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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RWMC	Draw Desc	Clip Img	Image
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☐ 43. Document ID: JP 11161704 A

L4: Entry 43 of 44

File: DWPI

Jun 18, 1999

DERWENT-ACC-NO: 1999-409349

DERWENT-WEEK: 199935

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TITLE: Medical reimbursement support system for insurance claims - classifies contents of prescription according to type of medicine and assigns code to each class which is input for calculating amount to be reimburseme nt

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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RWMC	Draw Desc	Clip Img	Image
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☐ 44. Document ID: US 5235507 A

L4: Entry 44 of 44

File: DWPI

Aug 10, 1993

DERWENT-ACC-NO: 1993-264898

DERWENT-WEEK: 199333

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TITLE: Health insurance management system - verifies insurance status of claimant, identifies appropriate policy and calculates amount to be paid to health care provider

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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RWMC	Draw Desc	Clip Img	Image
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[Generate Collection](#)[Print](#)

Terms	Documents
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